

United States Bankruptcy Court
District of Arizona

In re:
WILLIE HAYNES
GRETA ANN HAYNES
Debtors

Case No. 18-00685-PS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0970-2

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 42

Date Rcvd: Jan 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2018.

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14881991
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14882009

+WILLIE HAYNES, GRETA ANN HAYNES, 2241 E. PLEASANT LN., PHOENIX, AZ 85042-4639
+SANDRA C. OSWALT, Oswalt Law Group, P.C., 300 West Clarendon Ave., Ste. 290, Phoenix, AZ 85013-3474
+JH Portfolio Debt Equities LLC, c/o JD Receivables LLC, PO Box 382656, Germantown TN 38183-2656
Maricopa County Treasurer, 301 W. Jefferson Street, Room 100, Phoenix AZ 85003-2199
+Medical Payment Data, 2001 9th Avenue, Ste. 312, Vero Beach FL 32960-6413
Midland Credit Management Inc, Agent for Midland Funding LLC, P. O. Box 20116, Warren MI 48090
+Northland Group, Inc., Three Paramount Plaza, 7831 Glenroy Rd., #250, Edina MN 55439-3117
+Paypal Credit, 9690 Deereco Road, Ste. 110, Timonium MD 21093-6978
+Pinnacle Recovery, Inc., P.O. Box 130848, Carlsbad CA 92013-0848
+Shell Vacations Club, 5401 N. Pima Rd, Ste 150, Scottsdale AZ 85250-2630
+South Mountain Cardiology, 303 E. Baseline Rd., Ste 105, Phoenix AZ 85042-6561

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: ethieroff@oswaltlawgroup.com Jan 30 2018 00:57:35 ERIC R. THIEROFF,
Oswalt Law Group, P.C., 3933 S. McClintock Drive, Suite 500, Tempe, AZ 85282
tr
+EDI: QDABIRDSSELL.COM Jan 30 2018 00:43:00 DAVID A. BIRDSSELL, 216 N. CENTER, MESA, AZ 85201-6629
smg
EDI: AZDEPREV.COM Jan 30 2018 00:43:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION, 1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
14881979
+EDI: AMEREXPR.COM Jan 30 2018 00:43:00 American Express, P.O. Box 297871, Fort Lauderdale FL 33329-7871
14881980
+EDI: CAPITALONE.COM Jan 30 2018 00:43:00 Capital One Bank USA, N.A., Corporate Headquarters, 1680 Capital One Drive, McLean VA 22102-3407
14881981
+E-mail/Text: bankruptcy@cavps.com Jan 30 2018 00:59:06 Cavalry Portfolio Services, LLC, 500 Summit Lake Drive, Ste. 400, Valhalla NY 10595-2322
14881982
+EDI: CITICORP.COM Jan 30 2018 00:43:00 CitiBank, N.A., 701 East 60th Street North, Sioux Falls SD 57104-0493
14881983
EDI: WFNBNB.COM Jan 30 2018 00:43:00 Comenity Bank, Bankruptcy Department, P. O. Box 182125, Columbus OH 43218-2125
14881984
+EDI: WFNBNB.COM Jan 30 2018 00:43:00 Comenity Capital Bank, P.O. Box 183003, Columbus OH 43218-3003
14881985
+E-mail/Text: defaultspecialty.us@bbva.com Jan 30 2018 00:58:39 Compass Bank, 15 20th Street S., Floor 9, Birmingham AL 35233-2011
14881986
+EDI: CRFRSTNA.COM Jan 30 2018 00:43:00 Credit First National Association, PO Box 818011, Cleveland OH 44181-8011
14881987
+EDI: RCSFNBMARIN.COM Jan 30 2018 00:43:00 Credit One Bank, N.A., P.O. Box 98875, Las Vegas NV 89193-8875
14881988
EDI: DISCOVER.COM Jan 30 2018 00:43:00 Discover Financial Services, LLC., P.O. Box 15316, Wilmington DE 19850-5316
14881989
+E-mail/Text: Banko@frontlineas.com Jan 30 2018 01:00:00 Frontline Asset Strategies, LLC., 2700 Snelling Avenue N., Ste. 250, Roseville MN 55113-1783
14881990
+EDI: IRS.COM Jan 30 2018 00:43:00 Internal Revenue Service, Central Insolvency Operations, P.O. Box 7346, Philadelphia PA 19101-7346
14881992
+E-mail/Text: bk@lendingclub.com Jan 30 2018 00:59:20 Lending Club Corporation, 71 Stevenson Street, Ste. 300, San Francisco CA 94105-2985
14881994
+E-mail/Text: bknotices@mbandw.com Jan 30 2018 00:59:10 McCarthy, Burgess & Wolff, The MB&W Building, 26000 Cannon Road, Bedford OH 44146-1807
14881996
EDI: MERRICKBANK.COM Jan 30 2018 00:43:00 Merrick Bank, P.O. Box 9201, Old Bethpage NY 11804-9001
14881998
+EDI: MID8.COM Jan 30 2018 00:43:00 Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
14882000
+E-mail/Text: bankruptcy@oliphantfinancial.com Jan 30 2018 00:58:37 Oliphant Financial, 9009 Town Center Parkway, Bradenton FL 34202-4185
14882001
+EDI: AGFINANCE.COM Jan 30 2018 00:43:00 OneMain Financial, NTBS-2320, 6801 Colwell Blvd., Irving TX 75039-3198
14882004
EDI: PRA.COM Jan 30 2018 00:43:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14883190
+EDI: PRA.COM Jan 30 2018 00:43:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14882005
+E-mail/Text: correspondence@revsolve.com Jan 30 2018 01:00:05 RevSolve, Inc., 1395 N. Hayden Road, Scottsdale AZ 85257-3769
14882006
+EDI: DRIV.COM Jan 30 2018 00:43:00 Santander Consumer USA, 8585 N. Stemmons Freeway, Ste. 1000, Dallas TX 75247-3800
14882007
+E-mail/Text: jennifer.chacon@spsservicing.com Jan 30 2018 01:00:02 Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
14882010
EDI: RMSC.COM Jan 30 2018 00:43:00 Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando FL 32896-5060
14882011
+EDI: WTRRNBBANK.COM Jan 30 2018 00:43:00 TD Bank USA/Target Credit, P.O. 673, Minneapolis MN 55440-0673

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14882012 EDI: USBANKARS.COM Jan 30 2018 00:43:00 US Bank, N.A., Corporate Headquarters,
800 Nicollet Mall, Minneapolis MN 55402
14882013 +EDI: BLUESTEM Jan 30 2018 00:43:00 WebBank, 215 S. State Street, Ste. 1000,
Salt Lake City UT 84111-2336
14882014 +EDI: WFFC.COM Jan 30 2018 00:43:00 Wells Fargo Card Services, 1 Home Campus, 3rd Floor,
Des Moines IA 50328-0001

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2018 at the address(es) listed below:

DAVID A. BIRDSELL ecf@azbktrustee.com, dbirdsell@ecf.epiqsystems.com
ERIC R. THIEROFF on behalf of Joint Debtor GRETA ANN HAYNES ethieroff@oswaltlawgroup.com,
sandra@oswaltlawgroup.com, davidr2@oswaltlawgroup.com, notice@oswaltlawgroup.com,
ecff@oswaltlawgroup.com, ducl@oswaltlawgroup.com
ERIC R. THIEROFF on behalf of Debtor WILLIE HAYNES ethieroff@oswaltlawgroup.com,
sandra@oswaltlawgroup.com, davidr2@oswaltlawgroup.com, notice@oswaltlawgroup.com,
ecff@oswaltlawgroup.com, ducl@oswaltlawgroup.com
SANDRA C. OSWALT on behalf of Debtor WILLIE HAYNES sandra@oswaltlawgroup.com,
davidr2@oswaltlawgroup.com, notice@oswaltlawgroup.com, ecff@oswaltlawgroup.com,
ducl@oswaltlawgroup.com, janinec@oswaltlawgroup.com
U.S. TRUSTEE USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 5

Information to identify the case:

Debtor 1	WILLIE HAYNES	Social Security number or ITIN	xxx-xx-4388
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	GRETA ANN HAYNES	Social Security number or ITIN	xxx-xx-5429
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of Arizona		Date case filed for chapter	7 1/24/18
Case number: 2:18-bk-00685-PS			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/17

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Your case could be dismissed if you do not file the required documents, fail to appear at the meeting of creditors or if you do not provide photo identification and proof of social security number to the trustee at the meeting.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	WILLIE HAYNES	GRETA ANN HAYNES
2. All other names used in the last 8 years		
3. Address	2241 E. PLEASANT LN. PHOENIX, AZ 85042	2241 E. PLEASANT LN. PHOENIX, AZ 85042
4. Debtor's attorney Name and address	ERIC R. THIEROFF Oswalt Law Group, P.C. 3933 S. McClintock Drive Suite 500 Tempe, AZ 85282	Contact phone 602-773-5843 Email: ethieroff@oswaltlawgroup.com
5. Bankruptcy trustee Name and address	DAVID A. BIRDSELL 216 N. CENTER MESA, AZ 85201	Contact phone 480-644-1080 Email: ecf@azbktrustee.com

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

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6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court, Arizona 230 North First Avenue, Suite 101 Phoenix, AZ 85003-1727	Office Hours: 9:00 am – 4:00 pm Monday–Friday Contact Phone: (602) 682-4000 Date: 1/29/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 26, 2018 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: US Trustee Meeting Room, 230 N. First Avenue, Suite 102, Phoenix, AZ
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 4/27/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. Deadline for holder(s) of a claim secured by a security interest in the debtor's principal residence (Rule 3002(c)(7)(A): 70 Days from Case Filed Date.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	